

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

Ryan Lee Fulp  
3104 Rolling Road  
High Point, NC 27265

Kimbely Ann Fulp  
3104 Rolling Road  
High Point, NC 27265

SS# xxx-xx-9436

SS# xxx-xx-1458

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on January 19, 2017 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

**CHAPTER 13 PLAN SUMMARY**

The Debtor proposes an initial plan, which is subject to modification, as follows:

**I. Plan Payments**

The plan proposes a payment of **\$1,700.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

**II. Administrative Costs****1. Attorney fees.**

- ☐ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$\_\_\_\_\_ from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☒ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

**2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

**1. Domestic Support Obligations ("DSO")**

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

**2. Other priority claims to be paid by Trustee**

Creditor	Estimated Priority Claim
<b>Employment Security Commission</b>	<b>\$0.00</b>
<b>Guilford County Tax Department</b>	<b>\$0.00</b>
<b>Internal Revenue Service</b>	<b>\$0.00</b>
<b>North Carolina Department of Revenue</b>	<b>\$0.00</b>

**IV. Secured Claims****1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Freedom Mortgage	3104 Rolling Road High Point, NC 27265 Guilford County Parcel Number 0196709 PIN # 6891 88 7741 Location Address Property Description 3104 ROLLING RD Lot # 29 PB38-100 BK2558-257 3104 ROLLING R	R	N	\$1,302.35	\$6,660.18	T

**2. Personal Property Secured Claims**a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
OneMain Financial of NC	2008 Lexus IS 180,000 miles	\$8,100.00	N	\$10,448.15	\$105.00	\$79.72	5.5%
OneMain Financial of North Carolina Inc	2006 Jeep Commander 160,000 miles Debtor believes loan is cross-collateralized with 2008 Lexus	\$7,640.00	N	\$10,908.15	\$110.00	\$75.19	5.5%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

**3. Collateral to be Released**

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
United Consumer Financial Services	Kirby Vacuum Cleaner

**4. Liens to be Avoided**

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
<b>-NONE-</b>	

**V. Co-Debtor Claims**

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
<b>-NONE-</b>			

**VI. General Unsecured Claims Not Separately Classified**

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

**VII. Executory Contracts/Leases**

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
<b>-NONE-</b>						

**VIII. Special Provisions**

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: January 19, 2017

/s/ Ron A Anderson

**Ron A Anderson 24920**

Attorney for the Debtor

Address: **PO Box 14639**  
**Archdale, NC 27263**

Telephone: **336-431-7336**

State Bar No. **24920**

UNITED STATES BANKRUPTCY COURT  
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In Re:

Ryan Lee Fulp  
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SS# xxx-xx-9436

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NOTICE TO CREDITORS  
AND  
PROPOSED PLAN

Case No. \_\_\_\_\_

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox  
Clerk of Court  
U.S. Bankruptcy Court  
Middle District of North Carolina  
P.O. Box 26100  
Greensboro, NC 27402

Anita Jo Kinlaw Troxler  
Chapter 13 Trustee  
Greensboro Division  
Post Office Box 1720  
Greensboro, NC 27402-1720

Capital One Bank  
PO Box 61083  
Charlotte, NC 28272-1083

Cone Health  
PO Box 650292  
Dallas, TX 75265-0292

Cone Health  
PO Box 650292  
Dallas, TX 75265-0292

DJO Global  
PO Box 727  
Wilkes Barre, PA 18703

Employment Security Commission  
P.O. Box 26504  
Raleigh, NC 27611

Freedom Mortgage  
PO Box 89486  
Cleveland, OH 44101-9486

Greensboro Orthopaedics  
PO Box 105138  
Atlanta, GA 30348

Greensboro Radiology  
PO Box 26152  
Greensboro, NC 27402-6152

Greensboro Radiology  
PO Box 26152  
Greensboro, NC 27402-6152

Guilford County Tax Department  
PO Box 3427  
Greensboro, NC 27402

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Lendmark Financial Services  
1589 Skeet Club Rd Suite 135  
High Point, NC 27265

Moses Cone Health  
PO Box 26580  
Greensboro, NC 27415

North Carolina Department of Revenue  
PO Box 1168  
Raleigh, NC 27602

OneMain Financial of NC  
2620 N. Main St Ste 108  
High Point, NC 27265

OneMain Financial of North Carolina Inc  
2620 N. Main St Ste 108  
High Point, NC 27265-2735

Payment Processing  
PO Box 2842  
Tampa, FL 33601-2842

Regional Finance  
2108 North Centennial Street  
High Point, NC 27262

Southeast Anesthesiology Consultants, PLL  
PO Box 88087  
Chicago, IL 60680-1087

Time Financing Service  
4708 W Gate City Blvd  
PO Box 7028  
Greensboro, NC 27417

United Consumer Financial Services  
PO Box 856290  
Louisville, KY 40285-6290

Date: January 19, 2017

/s/ Ron A Anderson  
Ron A Anderson 24920